

Accomplishments of Oversight Democrats in the 112th Congress



In the 112th Congress, despite being in the minority, Committee Democrats under Ranking Member Elijah E. Cummings conducted vigorous oversight to address the housing and foreclosure crisis, protect the health, safety, and pocketbooks of Americans, and increase diversity while working to root out hazing in the military.

Ranking Member Cummings launched a number of investigations that looked into important issues such as "drug speculation" by "gray market" drug companies, compensation packages of top executives at for-profit colleges, and alleged efforts to suppress the vote.

Ranking Member Cummings has had legislative successes including the passage of a new law to strengthen protections for whistleblowers and overwhelming passage by the House of Representatives of a law to help servicemembers avoid foreclosure.

At the close of this session, Ranking Member Cummings published a selection of the Oversight Democrats Oversight Accomplishments.

- [Fighting Foreclosure](#)
- [Health, Safety, and Pocketbooks of Americans](#)
- [Defending Middle Class Workers](#)

- [Stopping the Flow of Guns on the U.S./Mexico Border](#)
- [Increasing Diversity and Rooting Out Hazing in the Military](#)
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Fighting Foreclosure



Ranking Member Cummings is one of the foremost national [leaders](#) fighting for the rights of homeowners and taxpayers alike

In February 2011, he launched a [wide-ranging investigation](#) into allegations of mortgage servicer abuses and illegal foreclosures against homeowners, including U.S. servicemembers, and continues to press the Federal Housing Finance Agency (FHFA) to allow Fannie Mae and Freddie Mac to implement principal reduction mortgage modification programs for homeowners facing foreclosure.

In part as a result of Cummings's work:

- Treasury announced changes to its Home Affordable Foreclosure Alternatives Program to help servicemembers forced to relocate for work;
- Holly Petraeus, the Director of the Office of Servicemember Affairs at the Consumer Financial Protection Bureau (CFPB), [praised Cummings](#) for spearheading congressional efforts to help military families avoid foreclosure;
- FHFA [announced](#) changes to the Home Affordable Refinance Program to help “underwater” homeowners take advantage of record-low interest rates;

- FHFA [instructed](#) Fannie Mae and Freddie Mac to begin transitioning away from their use of designated foreclosure attorney networks, which were found to be plagued with problems including improper foreclosure and billing practices;
- FHFA [extended](#) from six months to twelve months the forbearance period for unemployed homeowners with mortgages owned or guaranteed by Freddie Mac; and
- FHFA adjusted its guidance and mandated that military relocation be considered a hardship under Fannie Mae and Freddie Mac's borrower assistance programs so that more servicemembers forced to



move do not lose their homes.

Ranking Member Cummings also succeeded in [passing](#) through the partisan House of Representatives a landmark amendment to the National Defense Authorization Act to expand foreclosure protections for U.S. servicemembers, their families, survivors, and veterans – which passed with a resounding bipartisan vote of 394 to 27.

- Ranking Member Cummings introduced the legislation as a stand-alone bill, [The Military Family Home Protection Act \(H.R. 5747\)](#), which is supported by five prominent veteran and military associations:
[American Legion](#),
[Veterans of Foreign Wars](#),
[Paralyzed Veterans of America](#),
[Disabled American Veterans](#),
and
[Military Officers Association of America](#).
In July, H.R. 5747 successfully passed the House Veterans Affairs Committee.

- This legislation resulted from Ranking Member Cummings' previous work which included a [forum](#) with Sen. Rockefeller to examine illegal foreclosures against servicemembers and released a Democratic staff report, ["Fighting on the Home Front,"](#) that chronicled the growing problem.

Ranking Member Cummings recently held his 7th foreclosure prevention seminar in his district matching homeowners on the brink of foreclosure with their lenders to help hundreds stay in their homes. Last year, Ranking Member Cummings was honored as ["Federal Champion of the Year"](#) by the Maryland Consumer Rights Coalition for his efforts to address the foreclosure crisis and promote the Consumer Financial Protection Bureau.

On April 13, 2011, Ranking Cummings and Senator Jack Reed introduced [The Preserving Homes and Communities Act](#) to increase transparency in the foreclosure process and to encourage loss mitigation efforts.

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Health, Safety and Pocketbooks of Americans



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